Serial No.: 09/760,113 Docket No.: C18497/106453

## JOINT DECLARATION AND POWER OF ATTORNEY FOR UTILITY PATENT APPLICATION

As the below named inventors, we hereby declare that:

Our residences, mailing addresses, and citizenship are as stated below next to our names.

We believe that we are original, first, and joint inventors of the invention entitled SYSTEM AND METHOD FOR OPTIMIZING BENEFIT PLAN DESIGNS, the specification which was filed on January 12, 2001 and assigned serial number 09/760,113.

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information that is material to the examination of this application and any continuation or divisional application in accordance with 37 Code of Federal Regulations § 1.56.

We hereby claim foreign priority benefits under 35 United States Code §§ 119 and 365 of any foreign application(s) for the patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Applications: Not applicable.

We hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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